

# **BUSINESS MANAGEMENT SKILLS FOR PRIVATE MIDWIVES**

## **CURRICULUM AND GUIDE FOR TRAINERS**

**Collaborative Work Among the American College of Nurse-Midwives (ACNM) and The Africa  
Regional Office of The Family Planning Service Expansion and Technical Support Project  
(SEATS) of John Snow, Incorporated**



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## **CURRICULUM AND GUIDE FOR TRAINERS**

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November 1997

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Prepared for the United States Agency for International Development, Office of Population  
Contract CCP-C-00-94-00004-10

*Dedicated to:*

*DOROTHY DIEHL AND GILBERT McCABE, S.J.,  
WHO UNDERSTOOD THAT TEACHING,  
LIKE MIDWIFERY, IS AN ART.*

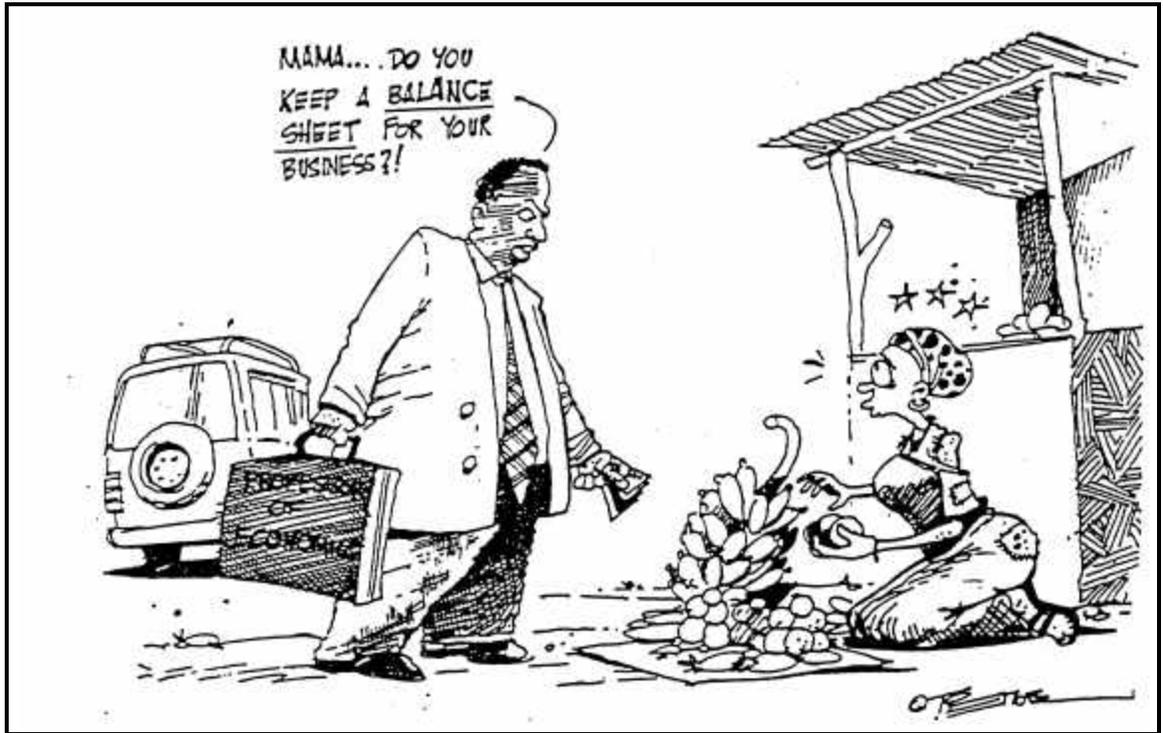
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First Edition, November 1997

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This publication was made possible through support by the United States Agency for International Development, Office of Population, under the terms of Contract CCP-C-00-94-00004-10 and by John Snow, Inc.

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## ACKNOWLEDGMENTS

The Family Planning Service Expansion and Technical Support Project (SEATS) of John Snow, Inc. (JSI) developed *Business Management Skills for Private Midwives: Curriculum and Guide for Trainers* in October 1996, field-tested the curriculum and guide in Uganda, and revised them in February 1997. Approximately 200 midwives from the Uganda Private Midwives Association (UPMA) have received training based on this curriculum. This training and related project activities are a part of Midwifery Association Partnerships for Sustainability (MAPS), a special initiative of SEATS to promote the development of an underutilized reproductive health care resource--private-sector midwives. The American College of Nurse-Midwives (ACNM) is a major resource for the implementation of the MAPS Initiative and provides technical assistance to UPMA and other midwifery associations. The UPMA Project is in conjunction with the Delivery of Improved Health Services Project (DISH) in Uganda, which provides clinical training in reproductive health care (RHC) to UPMA members. The United States Agency for International Development (USAID) provides funding support for SEATS and DISH.

Portions of *Business Management Skills for Private Midwives: Curriculum and Guide for Trainers* were adapted from:

Epstein, E. *Basic Business Management for Small Family Planning Businesses*. Arlington, VA: Enterprise Program/JSI in collaboration with Birch and Davis International, Inc., Coverdale Organization, Inc., and John Short and Associates, Inc., 1991.

JSI kindly provided copies of *Basic Business Management for Small Family Planning Businesses* for this curriculum.

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*Business Management Skills for Private Midwives: Curriculum and Guide for Trainers* also draws upon the training experience of the Ugandan Women's Finance and Credit Trust (UWFCT). The Family Planning Management Development Project of Management Sciences for Health kindly provided reprints of its publication *The Family Planning Manager*, and the Family Planning Logistics Management Project of JSI supplied copies of *Guidelines for Proper Storage of Contraceptives*.

JSI/SEATS and the author gratefully acknowledge the invaluable contributions of Sarah Nambuya of UWFCT, Mary Kiwalabye of UPMA, Frances Ganges of ACNM, and Seung-hee F. Lee and Leslie Patykewich of SEATS. The author gives special thanks to Sandy Buffington, Pamela Champagne, Dorothy Diehl, Charlotte Quimby, and Mary Eleanor Walker, who never fail to provide personal support and encouragement for new endeavors.

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*Guidelines for Proper Storage of Contraceptives*

“Quality of Care: Doing Things the Right Way.” *Safe Motherhood Newsletter*

## LIST OF ACRONYMS

ACNM	American College of Nurse-Midwives
CJR	Cash journal record
DISH	Delivery of Improved Services for Health
EM	<i>Enterprise Manual</i>
FP	Family planning
IEC	Information, education, and communication
JSI	John Snow, Inc.
MAPS	Midwifery Association Partnerships for Sustainability
RHC	Reproductive health care
SEATS	Family Planning Service Expansion and Technical Support
STI	Sexually transmitted infection
UPMA	Uganda Private Midwives Association
USAID	United States Agency for International Development
UWFCT	Ugandan Women's Finance and Credit Trust

**BUSINESS MANAGEMENT SKILLS FOR PRIVATE MIDWIVES**

**INTRODUCTION**

## INTRODUCTION

SEATS and ACNM prepared *Business Management Skills for Private Midwives* to assist midwives who own and operate small reproductive health care (RHC) clinics in the private sector of Uganda to learn basic concepts and skills for managing their businesses. The curriculum and guide aim to increase the sustainability of these private-sector service delivery points and emphasize the correlation between continuing education, improvements in the quality and scope of RHC services, and business viability.

*Business Management Skills for Private Midwives* tries to be as “user friendly” as possible, keeping the number of records and complexity of the transactions to a minimum. The training activities encourage discussion to make the new information and skills relevant and provide feedback to the trainers throughout the course.

Although originally designed for private-sector midwives in Uganda, the content and format of this curriculum and training guide are relevant to private-sector RHC providers and services throughout the developing world. Experience has shown that, when properly trained and supported, private-sector providers are a dynamic force for increasing access to high-quality sustainable services, helping to satisfy unmet demands for family planning and reproductive health services. Private providers live and work in both urban and rural areas, reaching clients often not served by public-sector programs and facilities. They are active or potential leaders in their communities and often the primary provider of family health and family planning services. The information and skills this training conveys can strengthen these powerful community-based resources.

Trainers can and should adapt the content and format of *Business Management Skills for Private Midwives* for use in a variety of settings. For example, they should change the business records formats in the appendices (the currency, checking account papers, cash receipts, cash journal record, etc.) to the currency and formats used in the country where the training is held (or where the service providers reside). Likewise, the curriculum should refer to the projects or programs in which the training will occur (not to DISH, MAPS, and other projects). Trainers may translate some forms and handouts into local languages and modify the technical/business terminology to fit to the local environment and trainees’ needs. Before large-scale introduction in a country, trainers should pilot-test this curriculum to ensure its appropriateness to that particular setting.

SEATS and ACNM designed this curriculum to coordinate with *Community Mobilization for Private Midwives: Curriculum and Guide for Trainers*, also funded by USAID. These curricula reinforce and build on the knowledge, attitudes, and skills gained in both training programs, although either curriculum can stand alone.

## **BACKGROUND**

In November 1995, SEATS and UPMA conducted a business management skills needs assessment for private midwives. *Business Management Skills for Private Midwives* addresses the areas of concern identified in the needs assessment, including record keeping, time management, pricing of services, and management of cash flow. (See Appendix A for more details on the needs assessment findings.)

The majority of private midwives in Uganda are older women. Many do not use English as their first language, have some difficulty with basic arithmetic, and fear added tax liability. Ugandan women still struggle with gender prejudice against women owning businesses. Cultural factors discourage women from possessing money or property. The majority of Ugandan midwives record the daily activities of their clinic in a “story book.” This book tells a daily “story” of clients seen, services rendered, anecdotal notes, and monies received and spent. For most midwives, business and personal finances are commingled. Planning is difficult, since life for Uganda women is unpredictable and most live from day to day.

## **NOTE TO TRAINERS**

*Business Management Skills for Private Midwives* requires 21 hours of classroom time. Trainers should also plan for working sessions on two evenings and a time for presentation of certificates. They should divide into two days the session on Record Keeping in order to help participants assimilate the material. (See Appendix B for a suggested workshop agenda.) To feel confident and concentrate on the process of training, trainers should organize everything before and during the workshop. (See Appendix C for a list of training materials needed.) The appendices contain business records formats for ease of photocopying.

A two-person training team should conduct the workshop. Trainers should plan carefully how they will divide responsibilities. While one trainer is facilitating a session, the other can provide “on-the-spot” assistance to individual participants and assist with the use of visual aids.

This training course relies heavily on trainers creating posters of important content and discussion points. Trainers should keep these posters visible and available throughout the three days. This allows participants to copy them in their preferred language.

Trainers will need to photocopy the indicated pages of the Enterprise Program manual *Basic Business Management for Small Family Planning Businesses* (EM) to distribute to participants during the training, as the curriculum refers to selected sections. (Appendix D is a copy of the EM.)

Follow-up visits by the trainers within 6 months of the training course is very important. These visits provide an opportunity for re-enforcement of the learning, allow for individual help with problems, and provide feedback for future training sessions.

**BUSINESS MANAGEMENT SKILLS FOR PRIVATE MIDWIVES  
TRAINING CURRICULUM**

## TRAINING CURRICULUM

**Overall Goal:** To provide private midwives with the knowledge, attitudes, and skills that will assist them to manage the resources of their maternities more effectively and efficiently.

**Objectives:**

**To provide the midwife with the knowledge, attitudes, and skills to:**

1. Promote their services and increase the number of clients who seek their services.
2. Assist them to keep relevant business records, and to utilize the records to manage, evaluate, and improve their business.
3. Assist them to manage their non-cash business resources more effectively and efficiently.
4. Assist them to access credit, evaluate the cost benefits of extending credit, and manage credit effectively.
5. Assist them to plan for their maternity utilizing their business records and knowledge about the clients/community she/he serves.

**Outcomes**

**By the end of the three-day training course, the midwife will be able to:**

1. State ways that will make their business more competitive by using marketing principles.
2. Demonstrate how to keep business financial records.
3. Describe the purpose of business financial records and ways to utilize them efficiently.
4. Discuss ways of managing credit situations.
5. Develop a business plan and ways to evaluate their business.
6. State how keeping business financial records can help them to manage their business more profitably.

**Time for entire course:** 21 hours (classroom time); two evening group working sessions; 1 hour for presentation of certificates.

## INTRODUCTION

**Time:** 1 hour

**Topic:** How can business management skills training help the private midwife?

CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS
Registration	Present daily registration sheet ( <b>Appendix E</b> ).	Explain that a registration form will be completed <b>daily</b> ; give the reasons: C To record attendance C To maintain project records C To give credit for the course C To settle hotel bill
Welcome	Have each participant introduce themselves and briefly tell about his/her maternity and services, and his/her length of practice.  Introduce trainers.	Consider use of name tags.

CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS
Introduction of the Training Course	<p>Describe USAID, SEATS, MAPS, and DISH Projects.</p> <p>Discuss briefly what participants hope to learn.</p> <p>Present goal and expected outcomes for the course.</p> <p>Explain length of course (3 days).</p> <p>Explain follow-up visits.</p> <p>Present agenda (<b>Appendix B</b>).</p>	<p>Write USAID, SEATS, MAPS, and DISH on poster.</p> <p>Ask participants what they hope to learn.</p> <p>Prepare poster with goal and objectives of the course.</p> <p>Explain that follow-up visits will occur within six months. A trainer will visit each midwife at his/her maternity to assist him/her with any problems she/he may be having in keeping his/her business records.</p> <p>Give each participant a copy of the agenda.</p>
Orientation to Venue	<p>Explain location of bathrooms; time and place for meals, teas; where and when to report any problems.</p>	<p>Have the group select a chairperson/leader.</p>

CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS
Rules for Session	Have participants develop a short list of rules for the training sessions.	Make poster of rules. Content should include: <ul style="list-style-type: none"> <li>C Punctuality</li> <li>C Respect for each other</li> <li>C Having fun</li> <li>C Mutual help</li> </ul>
Introduction to Business Management Skills	Read aloud pp. 1-2 of <i>Enterprise manual</i> (EM) ( <b>Appendix D</b> ).  Ask participants to raise hands if these are concerns they have.	Give each participant a copy of the photocopied pages from the EM.  Ask a participant to read aloud.  Prepare a poster of points listed at bottom of p. 2 of EM.
Pre-test	Administer pre-test ( <b>Appendix F</b> ) (20 minutes).	Reassure participants that the pre-test is a way of helping the trainers to: <ul style="list-style-type: none"> <li>C Know the trainees' needs</li> <li>C Help plan the content for the course</li> <li>C Evaluate the training course</li> </ul> At the end of the day, trainers review the scores and areas of special need. Put scores on master test score sheet ( <b>Appendix G</b> ).

## MARKETING AND COMPETITION

**Objective 1: To provide the midwives with the knowledge, attitude, and skills needed to promote their services and increase the number of clients who seek their services.**

### Outcomes

**By the end of the session, the midwife will be able to:**

1. Discuss the importance of knowing the clients they serve.
2. Identify ways to assess the needs and expectations of their clients.
3. State ways to improve the quality of their services.
4. Explain the four Ps of marketing (Product, Price, Promotion, and Place) and how these relate to operating a maternity.
5. State ways that their maternity can be competitive and increase the number of clients.

**Time: 3 hours**

**TOPIC: Are midwives' services meeting community needs, demands, and expectations?**

CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS
Introduction of session	Explain objective and outcomes.	Present poster with objective and outcomes.

CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS
<p>Assessing the Community/Clients' Needs and Expectations</p>	<p>Brainstorm ways the midwife can learn about his/her clients' and the community's needs and expectations. (Note: clients are <u>both</u> actual and potential)</p> <p>Identify important information the midwife would want to learn from his/her clients.</p> <p>Present a sample client exit questionnaire (<b>Appendix H</b>).</p> <p>Discuss when and how to use the questionnaire.</p>	<p>Encourage trainees to participate in discussion.</p> <p>Make a list of points raised. Responses should include:</p> <ul style="list-style-type: none"> <li>C An exit survey questionnaire</li> <li>C Talking to clients</li> <li>C Suggestion box</li> <li>C Talking to community members/leaders/opinion rulers</li> <li>C Observation</li> </ul> <p>Make a list of responses.</p> <p>Keep questionnaire simple and brief.</p> <p>Focus discussion on how to utilize the information for improving/expanding services.</p>





CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS
	<p>Read p. 35 EM: “Determining your costs” (<b>Appendix D</b>).</p> <p>Discuss: How does the midwife decide on the “<b>P</b>”rices to charge for the “<b>P</b>”roducts he/she offers?</p> <p>Read aloud p. 36 EM: “Organizing and listing your cost items” (<b>Appendix D</b>).</p> <p>Present poster: “What operational costs do you consider when determining costs of your “<b>P</b>”roducts?”</p> <p>Discuss: What is “<b>P</b>”romotion? State reasons why “<b>P</b>”romotion is important to a successful business.</p>	<p>Ask a participant to read aloud.</p> <p>Make a list of various ways of “<b>P</b>”ricing. List should include:</p> <ul style="list-style-type: none"> <li>C Guessing</li> <li>C Comparing to what others charge</li> <li>C Costing</li> <li>C Finding out what clients can afford and are willing to pay</li> </ul> <p>Ask a participant to read aloud.</p> <p>Prepare a poster based on p. 36 EM. NOTE: Include UPMA dues.</p>



CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS
	<p>Discuss: What can a midwife do if she/he cannot shift from his/her “P”lace or location?</p> <p>Discuss ways that a midwife can be competitive and increase the number of his/her clients.</p>	<p>Refer to the previous list and discuss possible ways to improve less than ideal situations.</p> <p>Help the participants to summarize what they have learned.</p> <p>Responses should include:</p> <ul style="list-style-type: none"> <li>C Improving the quality of service.</li> <li>C Offering the commodities and services that clients need and want.</li> <li>C Maximizing the location.</li> <li>C Promoting the business.</li> <li>C Knowing the competition.</li> <li>C Knowing the clients.</li> <li>C Charging affordable prices (affordable to <b>both</b> the clients and the midwife).</li> </ul>

## RECORD KEEPING

**Objective 2: To provide the midwives with the knowledge, attitudes, and skills that will assist them to keep relevant business records, and to utilize the records to manage, evaluate, and improve their business.**

### Outcomes

**By the end of the session, the midwife will be able to:**

1. State how keeping financial records can help in making business decisions.
2. Fill out the petty cash record, cash receipt book and cash journal record correctly.
3. State how cash flow should be managed.
4. Calculate cash balances.

**Time: 7 hours**

**TOPIC: Why should the midwife keep business records?**

CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS
Introduction of Session	Explain objective and outcomes.	Present poster with objective and outcomes.
Keeping Business Records	<p>Read aloud p. ii EM: second paragraph (<b>Appendix D</b>).</p> <p>Refer to poster with list of business management problems (from the introduction session of the curriculum; p. 2 EM) (<b>Appendix D</b>).</p>	<p>Ask a participant to read aloud.</p> <p>Ask participants if they think having records would help them in answering EACH question? (Keep this brief.)</p>

CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS
Petty Cash Book	<p>Read aloud p. 4 EM: “Petty Cash”; first and fifth paragraphs (<b>Appendix D</b>).</p> <p>Demonstrate use of petty cash book.</p> <p>Return demonstration.</p> <p>Have participants state why having petty cash is helpful.</p> <p>Have participants state why maintaining a petty cash <b>record</b> is important.</p>	<p>Ask a participant to read aloud.</p> <p>Prepare a poster with the definition of petty cash and tips on managing petty cash.</p> <p>Provide each participant with an exercise book and petty cash record format (<b>Appendix I</b>).</p> <p>Show the midwives how to put the petty cash record format into the exercise book for use when they return to their maternities. Ask participants to practice using the petty cash record format.</p> <p>Explain the best response: Readily available money for <b>small</b> expenses.</p> <p>Explain the best response: Knowledge of what cash is being spent for.</p>

CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS
	<p>Explain that the petty cash and the petty cash record book should always agree (balance). Identify reasons why they might <b>not</b> agree.</p> <p>Discuss what potential problems can arise with petty cash and how these can be avoided.</p>	<p>Make a list of responses. Responses should include:</p> <ul style="list-style-type: none"> <li>C Faulty arithmetic</li> <li>C Transactions not recorded</li> <li>C Transactions recorded improperly</li> <li>C Theft</li> </ul> <p>Responses should include:</p> <ul style="list-style-type: none"> <li>C Security</li> <li>C Mixing of cash</li> <li>C Taking money for non-business purposes</li> </ul>

CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS
Cash Receipt Book	<p>Read p. 4 EM, (second and fourth paragraphs), and p. 7 EM (“Cash receipts”; first paragraph) (<b>Appendix D</b>).</p> <p>Have participants state why using cash receipts is important to their business.</p> <p>Demonstrate use of cash receipt book (form: <b>Appendix J</b>).</p> <p>Return demonstration.</p> <p>Facilitate role play (10 minutes).</p>	<p>Ask a participant to read aloud.</p> <p>Responses should include:</p> <ul style="list-style-type: none"> <li>C Cash transactions are complete in the cash journal record.</li> <li>C Midwife can prove his/her income if questioned.</li> <li>C Midwife can give clients a record of their expenses.</li> </ul> <p>Reassure the participants that they will learn about the cash journal record shortly.</p> <p>Provide each participant with a cash receipt book and cash receipt form.</p> <p>Ask participants to practice using the cash receipt form.</p> <p>Have a role play on handling of petty cash and cash receipts (use token money).</p>

CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS
Cash Journal Record	<p>Introduce the purpose of keeping the cash journal record (CJR).</p> <p>Demonstrate the <b>cash at hand portion</b> of the CJR (<b>Appendix K</b>).</p> <p>Return demonstration.</p>	<p>Explain that the purpose is to provide the midwife with accurate information about his/her business income and expenses.</p> <p>Provide each participant with a cash journal record book (ledger) and two cash journal record book format pages.</p> <p>NOTE: The basic rules for the entries:</p> <ul style="list-style-type: none"> <li>C <b>Entries should be completed <u>daily</u>.</b></li> <li>C <b>Each transaction should be on a separate line.</b></li> <li>C <b>Totals of all columns are done at the end of each day.</b></li> <li>C <b>Begin a new month on a new page.</b></li> <li>C <b>To begin a new month, bring forward balances from cash on hand, savings account, and current account <u>only</u>. (<u>Not</u> from cost centers)</b></li> </ul> <p>Ask participants to practice making entries in the in the cash at hand portion of the CJR.</p>

CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS
	<p>Demonstrate the <b>income centers</b> of the CJR</p> <p>Return demonstration.</p> <p>Demonstrate the <b>cost centers</b> of CJR.</p> <p>Return demonstration.</p> <p>Demonstrate recording the transfer of petty cash in the CJR.</p> <p>Return demonstration.</p> <p>Discuss: What is the relationship of CJR to cash receipts and to receipts received for purchases or services paid for by the midwife?</p> <p>Discuss: If the midwife keeps a CJR, does she/he also need a story book?</p>	<p>Ask participants to practice making entries in the <b>income centers</b>.</p> <p>Ask participants to practice making entries in the <b>cost centers</b>.</p> <p>Ask participants to practice recording the transfer of petty cash in the CJR.</p> <p>Point out how the receipts and the CJR should agree with each other.</p> <p>Ask participants who use a story book to raise their hands.</p> <p>Ask one participant to explain the use of the story book.</p>

CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS
Use of the Calculator	<p>Demonstrate the use of a calculator:</p> <ul style="list-style-type: none"> <li>C How to turn the calculator on/off.</li> <li>C How to add, subtract, multiply, and divide.</li> <li>C How to use clear, clear entry, and equals keys.</li> <li>C How to place decimals.</li> </ul> <p>Return demonstration.</p> <p>Give a list of numbers to two participants. Ask one participant to add them using the manual method and the other to use a calculator.</p>	<p>Provide each participant with a calculator.</p> <p>Allow time for practice; provide assistance to each trainee until she/he demonstrates competency.</p> <p>Ask participants to practice using calculator.</p> <p>Compare the results; relate to time management and accuracy.</p>



CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS
<p>Preservation of Records</p>	<p>Facilitate role play (5 minutes).</p> <p>Discuss role play.</p> <p>Identify reasons to preserve records.</p> <p>Have participants identify what “usually” happens to records. Are they always preserved?</p> <p>Ask participants to suggest solutions to these problems.</p>	<p>Play the role of a midwife trying to find records.</p> <p>List responses. Responses should include:</p> <ul style="list-style-type: none"> <li>C Provide the history of the business.</li> <li>C Know the sources and amounts of costs and income.</li> <li>C Organize information. Have information more accessible.</li> <li>C Answer questions from officials.</li> <li>C Base taxes on <b>actual</b> income and costs.</li> <li>C Plan for future by reviewing past.</li> <li>C Seek credit from the bank.</li> </ul> <p>Responses could include:</p> <ul style="list-style-type: none"> <li>C They become lost.</li> <li>C They are disorganized.</li> <li>C They become destroyed.</li> <li>C The paper is re-used for other purposes.</li> </ul> <p>Provide each participant with a pocket folder for storage and organizing of business records (cash receipts, receipts for payments made by the midwife, etc.).</p>

CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS
Safe Keeping of Cash	<p>Identify ways of handling cash at end of business day.</p> <p>Discuss briefly the advantages and disadvantages of each option.</p>	<p>Make a list of options. Responses should include:</p> <ul style="list-style-type: none"> <li>C Depositing cash in bank.</li> <li>C Putting cash in a locked box.</li> <li>C Taking cash home.</li> <li>C Spending the cash.</li> <li>C Giving the cash to husband/wife.</li> <li>C Giving the cash to a neighbor.</li> </ul> <p>Encourage participatory problem solving about safe ways to handle the business cash.</p>
Bank Accounts: Savings and Checking/current	<p>Present banking options: checking (current) and savings accounts.</p> <p>Explain the difference between the checking/current and savings accounts (<b>Appendix M</b>).</p>	<p>Identify participants who use only savings accounts, those who use only checking (current) accounts, those who use both, and those who do not use the bank at all. Ask participants to raise hands.</p> <p>Provide each participant a copy of comparison of checking (current) and savings.</p>

CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS
	<p>Demonstrate the use of a check (<b>Appendix N</b>) and checking/current account deposit slips (<b>Appendix O</b>).</p> <p>Return demonstration.</p> <p>Demonstrate the use of savings account passbook, and deposit (<b>Appendix P</b>) and withdrawal slips (<b>Appendix Q</b>).</p> <p>Return demonstration.</p> <p>Discuss when to use check payments versus cash payments from savings or petty cash.</p> <p>Discuss accepting checks as payment for services.</p>	<p>Provide sample checks and checking (current) account deposit slips.</p> <p>Ask participants to practice filling out checks and checking account deposit slips.</p> <p>Provide sample savings account deposit slips and withdrawal slips.</p> <p>Ask participants to practice filling out savings account deposit and withdrawal slips.</p> <p>Focus of discussion: safety and convenience.</p> <p>Have the participants describe their experiences with accepting checks. Have they had any problems with this? What kind of policy do they have (if any)?</p>

CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS
	<p>Develop sample policies for accepting (or not accepting) checks.</p> <p>Explain what a bank draft is.</p> <p>Demonstrate entering checking and savings transactions into the CJR.</p> <p>Return demonstration.</p>	<p>Make a poster with suggested policies:</p> <ul style="list-style-type: none"> <li>C Accept checks only from reliable sources.</li> <li>C Accept small payments in cash only.</li> <li>C Keep debtor's record book.</li> <li>C Have a follow-up system for collecting on "bounced" checks.</li> <li>C Issue receipts for payment AFTER the check clears the bank.</li> <li>C Accept bank drafts.</li> </ul> <p>Reassure the participants that they will learn about the debtor's book shortly.</p> <p>Show how to record a <b>deposit</b> into checking/current and savings accounts in the CJR. (Including income center)</p> <p>Show how to record <b>withdrawal</b> from checking/current and savings accounts in the CJR. (Including cost center)</p> <p>Review how this was done in the CJR case study.</p> <p>Ask participants to practice entering transactions into the CJR.</p>

CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS
	<p>Read aloud p. 20 EM (“Reconciling Bank Statements”) and p. 21 EM (“Uncleared Cheques”; second and third paragraphs) (<b>Appendix D</b>).</p> <p>Demonstrate reconciling the checking (current) account bank statement and CJR.</p> <p>Read p. 22 EM (“Bank charges and Interest”; first paragraph) (<b>Appendix D</b>).</p>	<p>Ask a participant to read aloud.</p> <p>NOTE: Reconciling the CJR to the bank statement for a checking (current) account can be simple. The midwife must be sure that she/he records every payment made by check in the <b>CJR at the time</b> she/he makes the payment. When she/he receives a statement of the account balance from the bank, she/he will just need to look for transactions that may have occurred at the bank that she/he has not known about (bank charges, bank interest, and checks received for services that she/he has waited to record in the CJR until they cleared the bank). Once the check deposits have cleared the bank (show up on his/her bank statement), she/he must record them in the CJR and <b>ALSO</b> record any payments for cleared checks in his/her debtor’s book. If she/he has done all these steps, she/he does not need to be concerned if the bank statement balance is different from his/her balance for the current account in the CJR.</p> <p>Ask a participant to read aloud.</p>



## RESOURCE MANAGEMENT

**Objective 3: To provide the midwives with the knowledge, attitudes, and skills that will assist them to manage their non-cash business resources more effectively and efficiently.**

### Outcomes

**By the end of the session, the midwife will be able to:**

1. State what their most important business resources are.
2. Describe what the “first-in and first-out” concept means.
3. State ways to utilize their resources in order to improve the operating of their business.
4. Distinguish between capital and operating costs.

**Time: 3 hours**

**TOPIC: How can the midwife utilize resources effectively to assure quality services?**

CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS												
Introduction of Session	Explain objective and outcomes.	Present a poster with the objective and outcomes.												
Identifying Existing and Potential “Resources”	Define “resource”.	<p>Have participants state what they think the meaning of “<b>resource</b>” is. Responses could include:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">C Asset</td> <td style="width: 50%;">C Capability</td> </tr> <tr> <td>C Available help</td> <td>C Assistance</td> </tr> <tr> <td>C Source of aid</td> <td>C Support</td> </tr> <tr> <td>C Means</td> <td>C Advantage</td> </tr> <tr> <td>C Wealth</td> <td>C Belongings</td> </tr> <tr> <td>C Possession</td> <td></td> </tr> </table>	C Asset	C Capability	C Available help	C Assistance	C Source of aid	C Support	C Means	C Advantage	C Wealth	C Belongings	C Possession	
C Asset	C Capability													
C Available help	C Assistance													
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C Means	C Advantage													
C Wealth	C Belongings													
C Possession														

CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS														
	<p>Identify resources the midwife may have or need to have to operate his/her maternity</p>	<p>Point out that all are <b>positive</b>.</p> <p>Make a list. Responses should include:</p> <table border="0"> <tr> <td>☐ Knowledge and skills</td> <td>☐ Commodities</td> </tr> <tr> <td>☐ Time</td> <td>☐ Clients</td> </tr> <tr> <td>☐ Supplies</td> <td>☐ Employees</td> </tr> <tr> <td>☐ Equipment</td> <td>☐ Premises (place)</td> </tr> <tr> <td>☐ Community support</td> <td>☐ UPMA</td> </tr> </table>	☐ Knowledge and skills	☐ Commodities	☐ Time	☐ Clients	☐ Supplies	☐ Employees	☐ Equipment	☐ Premises (place)	☐ Community support	☐ UPMA				
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☐ Time	☐ Clients															
☐ Supplies	☐ Employees															
☐ Equipment	☐ Premises (place)															
☐ Community support	☐ UPMA															
Equipment	<p>Identify types of <b>major</b> equipment the midwife owns.</p> <p>Add the title <b>Capital Assets</b> to the major equipment list.</p>	<p>Make a list. Responses could include:</p> <table border="0"> <tr> <td>☐ Benches</td> <td>☐ Linens</td> </tr> <tr> <td>☐ Speculums</td> <td>☐ Typewriter</td> </tr> <tr> <td>☐ Chairs</td> <td>☐ Trolley</td> </tr> <tr> <td>☐ Exam couch</td> <td>☐ Desk</td> </tr> <tr> <td>☐ Bicycle</td> <td>☐ Building</td> </tr> <tr> <td>☐ Sterilizer</td> <td>☐ Blood pressure machine</td> </tr> <tr> <td>☐ Tables</td> <td>☐ Delivery kit</td> </tr> </table> <p>Point out that major equipment and property are <b>Capital Assets</b>.</p>	☐ Benches	☐ Linens	☐ Speculums	☐ Typewriter	☐ Chairs	☐ Trolley	☐ Exam couch	☐ Desk	☐ Bicycle	☐ Building	☐ Sterilizer	☐ Blood pressure machine	☐ Tables	☐ Delivery kit
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CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS
<p>Capital versus Operating Costs</p>	<p>Compare Capital Assets list with poster listing Operating Costs (from p. 36 EM) (<b>Appendix D</b>).</p> <p>Discuss how to manage replacement of equipment (capital assets).</p> <p>Define “depreciation”.</p> <p>Identify possible ways that assets depreciate.</p>	<p>Prepare a poster on operating costs and show participants. Ask participants to state the differences between capital assets/costs and operating costs. Responses should include:</p> <p>Capital assets:</p> <ul style="list-style-type: none"> <li>C Cost more initially.</li> <li>C Need replacing less often.</li> <li>C Require maintenance.</li> <li>C Are more tangible.</li> <li>C Can be sold.</li> <li>C Can be used as collateral (security).</li> <li>C Are not recurrent like operating costs.</li> </ul> <p>Discussion should include:</p> <ul style="list-style-type: none"> <li>C Planning</li> <li>C Saving</li> <li>C Need to keep list of equipment and value (inventory list)</li> </ul> <p>Definition of depreciation: To lessen in value.</p> <p>Responses should include:</p> <ul style="list-style-type: none"> <li>C Break down</li> <li>C Wear out</li> <li>C Are not maintained</li> <li>C Become out of date</li> <li>C Are stolen</li> </ul>

CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS
<p>Preparing an Inventory List</p>	<p>Demonstrate how to make an annual inventory list (<b>Appendix R</b>).</p> <p>Return demonstration.</p> <p>Discuss why it is important to make an inventory list and plan for depreciation.</p> <p>Discuss how often to update inventory list.</p>	<p>Provide each participant with an exercise book and an annual inventory list format.</p> <p>Show midwives how to put inventory list format into the exercise book for use when they return to their clinics.</p> <p>Responses should include:</p> <ul style="list-style-type: none"> <li>C Planning for replacement reduces future financial burden.</li> <li>C Quality of services will not decline when equipment needs replacing.</li> </ul> <p>Responses should include:</p> <ul style="list-style-type: none"> <li>C Review/update the list annually.</li> <li>C Add new equipment to list at the time of purchase.</li> </ul>

CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS
Premises	<p>Discuss what needs to be done to maintain the premises in order to preserve this resource.</p> <p>Discuss why maintenance of the premises is important to the business.</p>	<p>NOTE: Responses may differ depending on whether the midwife owns or rents the premises.</p> <p>Responses should include:</p> <ul style="list-style-type: none"> <li>C Biggest capital asset if premises are owned by midwife, therefore costly to replace if not taken care of.</li> <li>C Attract clients.</li> <li>C Pride.</li> <li>C Maintain quality of services.</li> </ul>
Clients	<p>Discuss how clients are a business resource.</p> <p>Discuss how to “maintain” this resource.</p>	<p>Keep the discussion focused: <b>Without satisfied clients there will be no business!!</b></p> <p>Relate to discussion in Session 1 (Marketing and Competition) regarding meeting client needs/expectations.</p>
Community Support	<p>Discuss how to “maintain” this resource.</p>	<p>Responses should include:</p> <ul style="list-style-type: none"> <li>C Keep regular contact with leaders.</li> <li>C Participate in community activities (be visible).</li> <li>C Maintain reputation for providing quality services.</li> </ul>



CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS
Knowledge and Skills	Discuss how a midwife can improve and expand his/her knowledge and skills (i.e. “maintenance” of this resource).	<p>Responses should include:</p> <ul style="list-style-type: none"> <li>C Participating in continuing education programs (relate to DISH and MAPS trainings).</li> <li>C Using reference materials.</li> <li>C Attending UPMA meetings.</li> <li>C Reading.</li> <li>C Asking questions.</li> <li>C Hosting visits by regional representatives/trainers.</li> </ul>
Time	Discuss ways a midwife can best use his/her time.	<p>Ask participants what demands exist on their time.</p> <p>Encourage problem solving (delegating, planning, daily record-keeping). Be sure to have participants discuss their concerns about the time needed to keep records. Reinforce importance <b>to them</b> of keeping good records.</p>

CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS
Commodities and Supplies	<p>Present “First-In, First-Out” and “First-to-Expire, First-Out” concepts for managing supplies and commodities.</p> <p>Discuss why this is important.</p>	<p>Explain the importance of checking expiry date on commodities, drugs, sterilized packets.</p> <p>Make a list of points. Responses should include:</p> <ul style="list-style-type: none"> <li>C Avoid too many or too few supplies by using records.</li> <li>C Protect clients’ safety.</li> <li>C Reduce waste.</li> <li>C Avoid stock outs.</li> <li>C Plan appropriate spending for supplies and commodities.</li> </ul>
	<p>Discuss how to store commodities and supplies.</p>	<p>Be sure care of supplies and commodities includes:</p> <ul style="list-style-type: none"> <li>C Safety</li> <li>C Cleanliness</li> <li>C Protection from heat and water</li> <li>C Stored according to expiry date</li> <li>C Safe disposal of expired commodities</li> <li>C Protection from damage</li> <li>C Protection from theft</li> <li>C Protection from children</li> <li>C Protection from pests</li> </ul>

CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS
Employees	<p>Discuss: How does the midwife decide if she/he needs employees? What kind? How many?</p> <p>Perform role play and discussion. (10 minutes)</p> <p>Discuss: What are some of the responsibilities of the midwife as an <b>employer</b>?</p>	<p>Responses should include:</p> <ul style="list-style-type: none"> <li>C Midwife unable to meet demands and maintain quality of services alone.</li> <li>C Midwife loses clients due to long wait for services.</li> <li>C Services that could be offered not offered.</li> <li>C Inadequate coverage when the midwife is away.</li> <li>C Midwife wants to extend clinic hours.</li> </ul> <p>Facilitate brief role plays about:</p> <ul style="list-style-type: none"> <li>C Too few employees</li> <li>C Too many employees</li> <li>C Inefficient employees</li> <li>C Rude employees</li> </ul> <p>Responses should include:</p> <ul style="list-style-type: none"> <li>C Provide on-the-job training.</li> <li>C Orient new employees.</li> <li>C Share new skills and knowledge with employees.</li> <li>C Supervise.</li> <li>C Conduct periodic evaluation.</li> <li>C Offer praise and other incentives for good work.</li> <li>C Provide help when needed.</li> <li>C Observe that clients are being treated well.</li> </ul>

CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS
	<p>Discuss: What are job descriptions?</p> <p>Ask: Why are they important?</p> <p>Develop sample job descriptions.</p> <p>Present sample job descriptions.</p>	<p>Give definition: Statement of duties, responsibilities, and qualifications expected of someone who works at a particular job.</p> <p>Responses should include:</p> <ul style="list-style-type: none"> <li>C Hiring.</li> <li>C Clarifying responsibilities and duties.</li> <li>C Periodic evaluation of employee performance.</li> </ul> <p>Break into four small groups. Give evening assignments to develop job descriptions for a) midwife; b) midwife assistant; c) receptionist; d) cleaner. (One job description for each group.)</p> <p>Make copies of each job description for participants. Allow total of 20 minutes for presentation and discussion at the beginning of following day.</p> <p>Focus on:</p> <ul style="list-style-type: none"> <li>C Clarity of duties and responsibilities</li> <li>C Qualifications</li> </ul>

## CREDIT AND DEBT

**Objective 4: To provide the midwives with the knowledge, attitude, and skills that will assist them to access credit, evaluate the cost benefits of extending credit, and manage credit effectively.**

### Outcomes

**By the end of the session, the midwife will be able to:**

1. Identify times/situations when it is appropriate to obtain credit for their business;
2. State ways to handle debtors;
3. Demonstrate financial record keeping for creditors and debtors.

**Time: 3 hours**

**TOPIC: How can the midwife determine whether credit is good for their business?**

CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS
Introduction of Session	Explain objective and outcomes.	Present poster with objective and outcomes.

CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS
Obtaining and Managing Credit	<p>Read p. 23 EM (“Collecting and Playing Creditors and Debtors”) (<b>Appendix D</b>).</p> <p>Define “creditor” and “debtor.”</p> <p>Identify times when the midwife is a creditor; when she/he is a debtor.</p> <p>Identify times when it might be good for the midwife to obtain credit.</p> <p>Identify times when it would <b>not</b> be good to obtain credit.</p>	<p>Ask a participant to read aloud.</p> <p>Give definitions:  C Creditor: One who lends money or extends credit.  C Debtor: One who owes money.</p> <p>Make a list. Responses should include:  C Take advantage of special offers.  C Expand services.  C Improve services.  C Start his/her business.  C Emergency situations.  C Temporary cash flow problem exists</p> <p>Make a list. Responses should include:  C When income cannot cover costs.  C When credit is expensive.  C When demand/need not established.</p>



CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS
	<p>Read p. 25 EM (“Recording Creditor Transactions in Creditors Book”) (<b>Appendix D</b>).</p> <p>Demonstrate how to use the creditors book (<b>Appendix S</b>).</p> <p>Return demonstration</p> <p>Demonstrate recording payments to creditors in the CJR.</p> <p>Return demonstration.</p>	<p>Ask a participant to read aloud.</p> <p>Provide each participant with an exercise book and a creditors book format page.</p> <p>Show midwives how to copy creditors book format into the exercise book, for use when they return to their clinics.</p> <p>NOTE: The midwife should always try to obtain a receipt for his/her payments to the creditor.</p> <p>Ask participants to practice recording payments to creditors in CJR.</p>

CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS
Managing Debtors	<p>Identify potential debtors to the business.</p> <p>Discuss possible ways of handling debtor situations.</p> <p>Role plays and discussion. (15 minutes)</p> <p>Discuss: What are the advantages and disadvantages of extending credit?</p>	<p>Make a list. Responses should include:</p> <ul style="list-style-type: none"> <li>C Clients paying by check</li> <li>C Clients who delay payments</li> <li>C Clients who do not pay</li> <li>C Family</li> <li>C Husband</li> <li>C Friends</li> <li>C Employees</li> <li>C The midwife</li> </ul> <p>Encourage participatory problem solving.</p> <p>Have short role plays on the following situations:</p> <ul style="list-style-type: none"> <li>C Husband/wife wanting money.</li> <li>C Employee wanting a loan.</li> <li>C A non-paying client.</li> </ul> <p>Advantages of extending credit; Responses should include:</p> <ul style="list-style-type: none"> <li>C Increase clients.</li> <li>C Develop good-will</li> </ul>

CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS
	<p>Develop sample policies regarding extending credit.</p>	<p>Disadvantages of extending credit:</p> <ul style="list-style-type: none"> <li>C Can lose income.</li> <li>C Still have to pay for supplies and overheads (operating costs).</li> <li>C Reduces cash flow -- unable to pay expenses.</li> <li>C May attract additional debtors.</li> <li>C Discourages midwife.</li> </ul> <p>Make a poster of sample policies:</p> <ul style="list-style-type: none"> <li>C Keep accurate debtors book records.</li> <li>C Have a system of following up on debtors.</li> <li>C Add interest for payments delayed beyond 30 days.</li> <li>C Encourage regular small payments against the balance.</li> <li>C Consider accepting payment “in kind.” (NOTE: midwife should estimate value of product and put the equivalent cash from his/her salary into the business.)</li> <li>C Limit the amount of debt per person.</li> <li>C Limit <b>total amount</b> of debt extended by the business per month per year.</li> <li>C Have a policy about accepting checks. (Refer to Session 2: Record Keeping.)</li> </ul>

CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS
	<p>Discuss the ethics involved in dealing with clients <b>who cannot</b> pay versus those <b>who will not</b> pay.</p> <p>Demonstrate recording in debtors book (<b>Appendix T</b>).</p> <p>Demonstrate recording cash payments from debtors in CJR.</p> <p>Return demonstration.</p>	<p>Keep discussion brief. Remind participants that they cannot afford to give a lot of free services and continue to stay in business. Suggest referrals to public sector facilities.</p> <p>Provide each participant with an exercise book and a copy of a debtors book format page.</p> <p>Show midwives how to copy debtors book format into the exercise book, for use when they return to their clinics.</p> <p>Ask participants to practice recording cash payments from debtors in CJR.</p>
Checks Received as Payment for Services	<p>Demonstrate recording checks in debtors book and CJR.</p> <p>Return demonstration.</p>	<p>Explain that a check is considered a debt until it is cleared by the bank.</p> <p>Ask participants to practice recording checks in debtors book and CJR.</p>

<b>CONTENT</b>	<b>ACTIVITIES/TEACHING METHODS</b>	<b>NOTES TO TRAINERS</b>
Summary	Discussion: What can happen to the “health” of the business when debtors owe money to the business? What can happen when the business owes to creditors?	Have two participants summarize advantages and disadvantages of credit and debt situations.

## PLANNING AND BUDGETING

**Objective 5: To provide the midwives with the knowledge, attitude, and skills that will assist them to plan for their maternity utilizing their business records and knowledge about the clients/community they serve.**

### Outcomes

**By the end of the session, the midwife will be able to:**

1. State reasons why planning is important.
2. Demonstrate how to make a budget.
3. Use information from financial records to state whether their business is making a profit or a loss.
4. State possible ways to manage a **profit** situation.
5. State possible ways to manage a **loss** situation.
6. Decide how much money to take out of the business for themselves.

**Time: 3 hours**

**TOPIC: How can the midwife use business records to plan?**

CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS
Introduction of Session	Explain objective and outcomes.	Present poster with objective and outcomes.

CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS
Rationale for Planning	<p>Define “plan.”</p> <p>Identify reasons for planning.</p> <p>Discuss briefly each point on the poster.</p>	<p>Give definition of plan: Looking into and preparing for the future.</p> <p>Prepare and show a poster:</p> <ul style="list-style-type: none"> <li>C Meeting clients’ needs.</li> <li>C Using existing resources wisely.</li> <li>C Determining adequacy of resources.</li> <li>C Determining prices.</li> <li>C Setting priorities.</li> <li>C Monitoring achievement of goals.</li> <li>C Improving and expanding the business.</li> </ul>
Preparation of a Budget and its Uses	<p>Read pp. 46-47 EM (“The Importance of a Budget”; top of page) (<b>Appendix D</b>).</p> <p>Define “budget.”</p>	<p>Ask a participant to read aloud.</p> <p>Give the definition of budget: A way of estimating the amount of income and the costs of operating the business for one year; a budget is a <b>plan</b> in terms of money.</p> <p>Budgeting focuses on <b>level of performance and costs</b>.</p>



CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS
	<p>Demonstrate entering the <b>sources</b> of expenditure and income into the annual budget form (<b>Appendix U</b>).</p> <p>Return demonstration.</p> <p>Discuss how the midwife can estimate the <b>amounts</b> of his/her future <b>income</b>.</p> <p>Discuss how the midwife can estimate the <b>amounts</b> of his/her future <b>expenses</b>.</p>	<p>Provide each participant with a copy of the budget form.</p> <p>Ask participants to practice entering sources of income into the budget form.</p> <p>Be sure the discussion focuses on:</p> <ul style="list-style-type: none"> <li>C Review of records from the previous year.</li> <li>C Possible increases in number of clients.</li> <li>C Possible increases in prices charged for services.</li> <li>C Addition of new services.</li> <li>C Possible increase in sale of drugs and commodities.</li> </ul> <p>Be sure the discussion focuses on:</p> <ul style="list-style-type: none"> <li>C Review of records from the previous year.</li> <li>C Possible increases in costs (salaries, supplies, rent, etc.).</li> <li>C Need for additional (new) equipment.</li> <li>C Additional costs for adding new services.</li> <li>C Need for additional supplies, commodities, and employees if expecting large increase in clients.</li> <li>C Amount to be budgeted annually for depreciation from the inventory list.</li> </ul>

CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS
	<p>Compare estimated costs to estimated income.</p> <p>Identify possible ways to manage any imbalances.</p> <p>Discuss briefly what needs to be considered when deciding to increase prices charged for services.</p>	<p>Prepare an example in which total costs add up to more than the estimated income.</p> <p>Responses should include:</p> <ul style="list-style-type: none"> <li>C Review estimated costs and income again.</li> <li>C Try to find ways to reduce costs without sacrificing quality of services.</li> <li>C Consider ways to increase the number of clients.</li> <li>C Postpone some equipment purchases.</li> <li>C Increase prices.</li> <li>C Decrease staff.</li> </ul> <p>Be sure discussion considers:</p> <ul style="list-style-type: none"> <li>C Which services could the charges be increased on?</li> <li>C What is the competition charging?</li> <li>C What will clients be willing to pay?</li> <li>C Does the quality of services being provided justify the increased prices? Or do the services need to be improved before charging more?</li> </ul> <p>NOTE: Even if the estimated income meets or exceeds estimated costs, the services may still be under-priced or operating costs may be too high and the midwife may be losing potential profit.</p>

CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS
Quarterly Cash Flow	<p>Compare the <b>actual</b> income and costs with the <b>estimated</b> (budgeted) income and costs every three months.</p> <p>Demonstrate quarterly cashflow summary sheet (<b>Appendix V</b>).</p> <p>Return demonstration.</p> <p>Relate the cash flow summary to the budget (compare quarterly cash flow with 1/4 of annual budget).</p>	<p>Provide participants with a quarterly cash flow summary sheet.</p> <p>Ask participants to practice using the quarterly cash flow summary sheet.</p> <p>Divide the annual budgeted amounts for income and costs by 4 to obtain the quarterly budgeted estimates.</p>

CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS
<p>Monitoring the Business by Using the Budget and Financial Records</p>	<p>Identify and discuss possible actions a midwife could take if income is lower and/or costs are higher than estimated.</p> <p>Discuss possible outcome/consequences of not having a regular review (i.e. quarterly of estimated versus actual income and expenses).</p>	<p>Make a list: Responses should include:</p> <ul style="list-style-type: none"> <li>C Are the right prices being charged for services?</li> <li>C Can costs be reduced without sacrificing quality?</li> <li>C Are there too many debtors in the debtors book?</li> <li>C Should there be a policy on credit and debt?</li> <li>C Is too much money being taken out of the business by the midwife or family?</li> <li>C Can the business be promoted better?</li> <li>C How can number of clients be increased?</li> </ul> <p>NOTE: Some expenses may occur at irregular times -- such as rent, payments to creditors, purchase of equipment. If these were anticipated and budgeted for, it will not be a problem; need to look for <b>unexpected</b> costs, <b>higher</b> costs or <b>marked decrease</b> in number of clients.</p> <p>Be sure the discussion focuses on:</p> <ul style="list-style-type: none"> <li>C The business may be losing money without the midwife's knowledge.</li> <li>C A quarterly review helps the midwife to take immediate action.</li> </ul>

CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS
<p>Determining Profit or Loss and the Management of these Situations</p>	<p>Demonstrate use of annual profit and loss statement (<b>Appendix W</b>).</p> <p>Return demonstration.</p> <p>Identify the information needed to determine annual profit and loss.</p>	<p>Provide each participant with an annual profit and loss statement.</p> <p>NOTE: Profit and loss is determined at the end of 12 months. This does not need to necessarily be January to December.</p> <p>Ask participants to practice calculating profit and loss.</p> <p>Prepare and show a poster:</p> <ul style="list-style-type: none"> <li>C Cashflow summary sheets for four quarters <ul style="list-style-type: none"> <li>Actual total income</li> <li>Actual total costs</li> </ul> </li> <li>C Budgeted amount for depreciation</li> <li>C Taxes owed</li> </ul>

CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS
	<p>Read p. 70 EM (“Summary”; last paragraph) (<b>Appendix D</b>).</p> <p>Discuss how to manage a loss situation</p> <p>Discuss how to manage a profit situation.</p> <p>Demonstrate how to record in the CJR the transfer of money from a business account to personal account.</p>	<p>Ask a participant to read aloud.</p> <p>Review earlier discussion of what actions the midwife should take if costs were higher than income.</p> <p>Responses should include:</p> <ul style="list-style-type: none"> <li>C Improve the maternity and services (i.e. buy equipment, paint, curtains, hire more employees, etc.).</li> <li>C Midwife pays him/herself some of the profit and deposits it into a <b>personal</b> bank account.</li> </ul> <p><b>NOTE: Be sure participants understand the need to leave some money in cash on hand and bank accounts in order to have money to begin the new year with (i.e. balance brought forward in CJR).</b></p> <p><b>Remind participants to keep business and personal accounts separate.</b></p>

CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS
Summary	Review reasons for keeping business financial records.	Responses should include: C Planning for the future C Monitoring the business C Improving services C Using resources wisely C Increasing profit and reducing losses C Giving confidence C Assisting in decision making C Ensuring greater satisfaction for the midwife if the business is doing well C Facilitating access to credit C Reducing fear of questions by authorities C Possibly reducing taxes C Increasing sustainability of business

## CONCLUSION

**Time: 1 hour (plus presentation of certificates)**

CONTENT	ACTIVITIES/TEACHING METHODS	NOTES TO TRAINERS
Follow-Up	Reassure participants that the trainers will visit each midwife at his/her clinic within six months to provide individual help with record keeping and business management problems. The trainer will use a form to record his/her visit to the midwife ( <b>Appendix X</b> ).	Explain that prior to the visit, the midwife will be expected to: C Make a budget. C Make an inventory list of major equipment. C Be using a petty cash record. C Be recording in and balancing his/her CJR daily/monthly. C Prepare quarterly cash flow summaries. C Be recording in debtor and creditor books. C Have developed the skills she/he will need to calculate his/her profit or loss at the end of the year.
Post-test	Administer the post-test ( <b>Appendix F</b> ) (20 minutes).	Review test answers with participants <b>after</b> collecting completed tests. (10 minutes)  Enter scores on the master score sheet ( <b>Appendix G</b> ).
Evaluation of Course	Ask participants to complete the course evaluation form ( <b>Appendix Y</b> ).	Provide participants with an evaluation form ( <b>Appendix Y</b> ).
Certificates	Present each participant with a certificate of completion for the course.	Present certificates individually. Encourage a sense of pride in completing the course ( <b>Appendix Z</b> ).

**BUSINESS MANAGEMENT SKILLS FOR PRIVATE MIDWIVES**

**APPENDICES**



